

In re:  
Donald C. Rohrbach  
Tracy Ann Rohrbach  
Debtors

Case No. 18-13946-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Nov 03, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Donald C. Rohrbach, Tracy Ann Rohrbach, 66 Pine Ave., Birdsboro, PA 19508-9367
14169394	+ FIRST SAVINGS CREDIT CARD, WILLIAMSON AND BROWN,LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
14128503	+ John A. DiGiamberardino, Esq., Case & DiGiamberardino, P.C., 845 N. Park Road, Ste. 101, Wyomissing, PA 19610-1342

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 04 2023 00:50:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 04 2023 00:50:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14164845	+ EDI: AISACG.COM	Nov 04 2023 04:14:00	Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, L.P., 4515 Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
14173069	EDI: CAPITALONE.COM	Nov 04 2023 04:14:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14123114	+ Email/Text: bankruptcy@cavps.com	Nov 04 2023 00:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14181667	EDI: JEFFERSONCAP.COM	Nov 04 2023 04:14:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14170733	Email/PDF: resurgentbknofications@resurgent.com	Nov 04 2023 00:56:26	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14172710	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 04 2023 00:50:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14171731	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2023 00:50:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14178075	EDI: PRA.COM	Nov 04 2023 04:14:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14170734	Email/PDF: resurgentbknofications@resurgent.com	Nov 04 2023 00:26:17	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14180213	+ EDI: JEFFERSONCAP.COM	Nov 04 2023 04:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14789009	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 04 2023 00:50:00	U.S. Bank Trust Company, N.A. et al., C/O

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Nationstar Mortgage, PO Box 619096, Dallas, TX  
75261-9096

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE FOR THE CIM TRUST 2017-8 MORTGAGE-BACKED NOTES, SERIES 2017-8 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank Trust Company National Association not in its individual but solely as trustee for the CIM Trust 2023-NR1 Mortgage-Backed Notes, Series 2023-NR1 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE FOR THE CIM TRUST 2017-8 MORTGAGE-BACKED NOTES, SERIES 2017-8 bkecf@friedmanvartolo.com
JAMES RANDOLPH WOOD	on behalf of Creditor Exeter Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE FOR THE CIM TRUST 2017-8 MORTGAGE-BACKED NOTES, SERIES 2017-8 bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor U.S. Bank Trust Company National Association not in its individual but solely as trustee for the CIM Trust 2023-NR1 Mortgage-Backed Notes, Series 2023-NR1 mfarrington@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
STEPHEN MCCOY OTTO	on behalf of Debtor Donald C. Rohrbach steve@sottolaw.com jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com
STEPHEN MCCOY OTTO	on behalf of Joint Debtor Tracy Ann Rohrbach steve@sottolaw.com jovan@cornerstonelaw.us,daniel@cornerstonelaw.us,CornerstoneLawFirmLLC@jubileebk.net,no_reply@ecf.inforuptcy.com

United States Trustee

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Donald C. Rohrbach</u>	Social Security number or ITIN	xxx-xx-0652
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracy Ann Rohrbach</u>	Social Security number or ITIN	xxx-xx-7126
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-13946-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald C. Rohrbach

Tracy Ann Rohrbach

11/2/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**